
2020 Low-Income Areas File

Synopsis: FHFA’s 2020 Low-Income Areas File establishes low-income area designations for census tracts in Metropolitan Statistical Areas (MSAs) and nonmetropolitan areas of the 50 states, the District of Columbia, and Puerto Rico. These designations are used for scoring mortgage purchases toward the single-family home purchase low-income area housing goal for Fannie Mae, Freddie Mac, and the Federal Home Loan Banks.

1. Definitions

“Families in low-income areas” means:

- (i) Any family that resides in a census tract in which the median income does not exceed 80 percent of the area median income;
- (ii) Any family with an income that does not exceed area median income that resides in a minority census tract; and
- (iii) Any family with an income that does not exceed area median income that resides in a designated disaster area.

“Minority census tract” includes any census tract that has a minority population of at least 30 percent and a median income of less than 100 percent of the area median income.¹

2. The 2020 Low-Income Areas File

The 2020 Low-Income Areas File incorporates the census tract boundaries and tract numbering system used in the 2010 Census. FHFA’s determination of low-income areas for 2020 is based on 2010 Census data for minority percentages for census tracts, and area median incomes (AMIs) for census tracts, metropolitan areas, counties, and state nonmetropolitan areas as provided in the Census Bureau’s 5-year American Community Survey (ACS) data.² These median incomes change annually with each new release of the 5-year ACS data. For 2020 we use the latest 2014-2018 ACS release.³ MSA boundaries published by the Office of Management and Budget (OMB) in September 2018,⁴ as revised through December 2019, are the basis for these median incomes.

FHFA defines low-income areas at the tract level in both metropolitan and nonmetropolitan areas. The one exception is in the St. Louis MSA where parts of the city of Sullivan lie within Franklin County and Crawford County, Missouri. By statute, the entirety of Sullivan is within the St. Louis MSA.⁵ The portion of Crawford County outside of Sullivan is nonmetropolitan. In the 2020 Low-Income Areas File, the census tract in Crawford County that contains a portion of Sullivan is treated as a split tract. The 2020 Low-Income Areas File contains two records for this census tract – one record for the nonmetropolitan portion of the tract and one for the metropolitan portion, each reflecting the demographic characteristics of the respective portions.

The low-income areas file is column formatted and has the ten fields listed below, values of which may have leading zeros. We do not provide tract records for the U.S. territories of American Samoa, Guam, the Northern Mariana Islands, and the U.S. Virgin Islands.

- STATE: 2-digit numeric state FIPS code.
- CNTY: 3-digit numeric county FIPS code.
- TRACT: 6-digit 2010 Census tract code (2 decimals implied).
- MSA2018: 5-digit OMB MSA designator representing the MSA as specified in OMB Bulletin No. 18-04 (September 14, 2018) as revised through December 2019. '99999' represents a nonmetropolitan area.⁶
- LYA: 1-digit code designating a low-income area, see below.
- PCTMIN: Percent minority population in the census tract.
- MIN_TRCT: 1-digit code designating a minority tract, see below.
- CENINC: Median income based on 5-year ACS data for 2010 Census tract boundary definitions. Missing tract median income is indicated by a zero.
- MEDINC: MSA area median income based on 5-year ACS data or, if in a nonmetropolitan county, the maximum of the county median income or the state nonmetropolitan area median income (both based on 5-year ACS data). Area median incomes are based on MSA boundaries as revised through December 2019.
- DDA: 1-digit code indicating whether a census tract is located in a county designated a disaster area eligible for individual assistance within the previous three years, see below.

The low-income areas file is a census tract level file covering all metropolitan and nonmetropolitan areas in the 50 states, the District of Columbia, and Puerto Rico. Except for Puerto Rico, tract records for U.S. territories are not included. U.S. territories, other than Puerto Rico, are considered low-income areas in their entirety for purposes of the housing goals.

The LYA field can be interpreted as:

- LYA=1, tract median income (CENINC) is at or below 80 percent of applicable AMI.
- LYA=0, tract median income is greater than 80 percent of applicable AMI.
- LYA=9, tract median income or AMI is missing.

The MIN_TRCT field can be interpreted as:

- MIN_TRCT=1, tract has a minority population of at least 30 percent and a median income of less than 100 percent of the AMI.
- MIN_TRCT=0, tract has a minority population of less than 30 percent or a median income of 100 percent or more of the AMI.
- MIN_TRCT=9, tract percent minority or tract median income is missing.

The DDA field can be interpreted as:

- DDA=1, the census tract is located in a county designated a disaster area eligible for individual assistance within the previous three years.
- DDA=0, the census tract is not located in a county designated a disaster area eligible for individual assistance within the previous three years.

We include 12 additional tract records for Madison and Oneida Counties, New York (FIPS county codes 053 and 065 respectively), that resulted from corrections to the Oneida American Indian Reservation boundaries after the 2010 Census Tract definitions were finalized. We also provide 7 additional tract records for Pima County, Arizona (FIPS county code 019) and 1 additional tract record for Los Angeles County, California (FIPS county code 037) corrected by the Census Bureau in 2013. Bedford City, Virginia is no longer an independent city and became a town within Bedford County on July 1, 2013. We include an additional tract record to reflect this change. These additional census tract records facilitate geocoding of mortgage purchases in these counties.⁷ Two U.S. county/county equivalents changed names and geocodes during 2015. In Alaska, Wade Hampton Census Area (FIPS county code 270) became Kusilvak Census Area (FIPS county code 158), and in South Dakota, Shannon County (FIPS county code 113) became Oglala Lakota County (FIPS county code 102).⁸ Census tract records for both old and new geocodes are provided to facilitate geocoding.

For questions concerning the 2020 Low-Income Areas File, please contact:

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¹ See 12 CFR 1281.1 and 12 CFR 1282.1.

² <https://www.census.gov/programs-surveys/acs/>.

³ A collection error in the 2017 ACS resulted in suppression of tract median income data for Rio Arriba County, NM (FIPS 35/039). For this one county, the 2016 ACS tract median income data is provided until Census incorporates corrected data in the annual ACS data release. See <https://www.census.gov/programs-surveys/acs/technical-documentation/errata/125.html>.

⁴ OMB Bulletin No. [18-04](#) (Sept. 14, 2018) reaffirms MSA definitions in earlier OMB bulletins and creates new MSAs. Additionally, some counties and county equivalents are no longer in an MSA and are now classified as nonmetropolitan, see endnote 6 below. The Twin Falls, Idaho MSA (MSA2018=46300) is not yet recognized in the ACS data and therefore will have a separate area median income for each of the two counties in this MSA.

⁵ Treasury, Postal Service and General Government Appropriations Act, 1988, Pub. L. No. 100-202, § 530, 101 Stat. 1329-419 (1987).

⁶ “Nonmetropolitan” includes Micropolitan Statistical Areas.

⁷ <http://www.census.gov/programs-surveys/acs/geography-acs.html>.

⁸ <https://www.census.gov/programs-surveys/geography/technical-documentation/county-changes.html>.